

## **NATIONAL SUPPORT FOR THE STATE FLOOD MITIGATION REVOLVING FUND:**

*as of March 6, 2019*

Alliance for National and Community Resilience  
American Farmland Trust  
American Flood Coalition  
American Institute of Architects  
American Planning Association  
American Public Works Association  
American Rivers  
American Society of Civil Engineers  
American Society of Landscape Architects  
Association of State Floodplain Managers  
Consumer Mortgage Coalition  
Ecological Restoration Business Association  
Enterprise Community Partners  
Environmental and Energy Study Institute  
Insurance Institute for Business & Home Safety

National Ground Water Association  
National Hazard Mitigation Association  
National Institute of Building Sciences  
Natural Resources Defense Council  
Pinchot Institute  
Property Casualty Insurance Association of America  
Reinsurance Association of America  
Smart Home America  
Southern Environmental Law Center  
St. Bernard Project  
The Main Street Alliance  
The Nature Conservancy  
The Pew Charitable Trusts  
Union of Concerned Scientists  
U.S. Resiliency Council

### **THE PROBLEM**

Flooding is the costliest and most common natural disaster in the U.S., claiming lives, damaging households and businesses, and straining government agencies that provide flood response and relief. Since 2000, flood-related disasters have cost over \$750 billion. The federal government and states need to pursue more investment before disasters strike to help protect our communities and lower the cost burden on American taxpayers in future floods.

### **THE VALUE OF FLOOD MITIGATION**

According to a 2018 report by the National Institute of Building Sciences, for every dollar spent on hazard mitigation, the nation saves \$6. In the case of riverine flood, projects involving acquisition or demolition of flood-prone buildings save \$7 for every dollar invested. The benefits come largely from avoided property damage, casualties associated with storms, and savings when businesses and communities quickly return to normal following a flood event.

Despite these findings, the federal approach to flood disasters continues to focus on response and recovery while underinvesting in preparation. In too many instances, infrastructure or homes are rebuilt as they were, only to flood again. Investments in pre-disaster mitigation have historically failed to meet demand, perpetuating this cycle of loss and repair. Although the federal government spent \$277.6 billion from 2005 to 2014 on overall disaster assistance, the Federal Emergency Management Agency (FEMA) has spent just \$600 million on its Pre-Disaster Mitigation grant program over the same time period.

### **NEEDED: A NEW FEDERAL-STATE PARTNERSHIP**

The federal government can break the cycle of paying to repeatedly rebuild by increasing investments *before* disasters strike. FEMA and other federal agencies, however, cannot solve this

problem alone. Localities and states are key decision-makers for policies that affect flood risk, with clear authorities to guide new development away from hazardous areas and enforce building standards that will protect lives and property.

A cost-sharing partnership, capitalized, in part, with federal monies administered by states, and tailored to unique local needs, could provide a long-term, self-sustaining source of financing for a wide range of projects. Since its inception in 1987, for example, the Clean Water State Revolving Fund has leveraged \$41 billion in federal investments and 7.6 billion in corresponding state contributions for \$118 billion in high priority water quality projects. The revolving loan fund model, also used successfully for drinking water treatment facilities, energy efficiency projects, and economic development, could address the nation's flood preparation needs as well.

## **THE SOLUTION**

Legislation introduced in Congress for a State Flood Mitigation Revolving Fund program would create a new partnership with states to provide low-interest loans for projects that save lives and dollars.

With federal backing and local engagement, this legislation would allow each state to select and implement the types of mitigation projects best suited to the unique flood hazards it faces. Projects supported by the individual state revolving funds could include elevations and flood proofing of public buildings, businesses, and residences; improvements to stormwater management; assistance to local residents who wish to move out of harm's way; or converting frequently flooded areas into open space amenities.

With billions of dollars and countless lives at risk, and following yet another year of record-breaking storms and floods, now is the time for Congress to act.

## **MORE SUPPORT FOR THE STATE FLOOD MITIGATION REVOLVING FUND:**

### **AZ**

Sedona Chamber of Commerce & Tourism Bureau

### **CA**

American Planning Association – California Chapter  
American Planning Association – San Diego Chapter  
California Coastkeepers Alliance  
California Nevada Cement Association  
Costa Mesa Chamber of Commerce  
Friends of the LA River  
Greater Irvine Chamber of Commerce  
Huntington Beach Chamber of Commerce  
Klamath Riverkeeper  
Los Angeles Area Chamber of Commerce  
Los Angeles Waterkeeper  
North Orange County Chamber of Commerce  
Orange County Business Council  
Redondo Beach Chamber of Commerce  
San Francisco Chamber of Commerce  
Santa Barbara Chamber of Commerce  
Santa Cruz Area Chamber of Commerce  
Sequoia Riverlands Trust  
Silicon Valley Leadership Group  
Torrance Area Chamber of Commerce

### **CO**

American Planning Association – Colorado Chapter  
Colorado Municipal League  
Special Districts Association of Colorado  
Urban Drainage and Flood Control District

### **DE**

Delaware Nature Society

### **FL**

Florida Floodplain Managers Association

### **GA**

Altamaha Riverkeeper  
American Planning Association – Georgia Chapter  
Center for a Sustainable Coast  
Coosa River Basin Initiative  
Georgia Association of Floodplain Management  
Humane Society for Greater Savannah  
LifeLine Animal Project  
St. Marys Riverkeeper

**IA**

Food Bank of Iowa  
Iowa Floodplain and Stormwater Management Association  
Iowa Ground Water Association  
Iowa State Association of Counties  
Quad Cities Waterkeeper

**ID**

Association of Idaho Cities  
American Planning Association – Idaho Chapter

**IL**

Association of Illinois Soil and Water Conservation Districts  
Illinois Groundwater Association

**IN**

Indiana Dunes Tourism

**MN**

Association of Minnesota Emergency Managers  
Conservation Minnesota  
Minnesota Association of Floodplain Managers  
Minnesota Coalition for the Homeless  
Minnesota Section of the American Society of Civil Engineers

**MO**

Great Rivers Greenway  
Great Rivers Habitat Alliance  
Missouri Confluence Waterkeeper

**OH**

Brecksville Chamber of Commerce  
Chamber of Commerce in Broadview Heights  
Green Area Chamber of Commerce  
Tallmadge Chamber of Commerce

**NJ**

New Jersey Future  
Environment New Jersey  
Pinelands Preservation Alliance  
South Jersey Land & Water Trust  
The Conservancy of New Jersey

**NY**

The Bronx River Alliance  
Cayuga County Chamber of Commerce  
Cayuga County Economic Development Agency  
Center for NYC Neighborhoods  
Gowanus Canal Conservancy  
Greater Rochester Chamber of Commerce  
Hudson River Sloop Clearwater, Inc.  
Neighborhood Preservation Coalition of New York State  
New York Riverkeeper  
New York State Rural Housing Coalition  
Niagara USA Chamber of Commerce  
Orleans County Chamber of Commerce  
Orleans Economic Development Agency  
Regional Plan Association  
Resilient Red Hook

**NC**

MountainTrue  
North Carolina Conservation Network  
North Carolina Association of Floodplain Managers  
North Carolina Housing Coalition

**PA**

10,000 Friends of Pennsylvania  
Central PA Alliance for Response  
Humane PA  
PennFuture  
Pennsylvania Association of State Floodplain Managers  
Schuylkill Headwaters Association, Inc.

**SC**

Coastal Conservation League  
Municipal Association of South Carolina  
South Carolina Association of Counties  
South Carolina Insurance Association  
The Nature Conservancy of South Carolina

**TN**

Greater Nashville Regional Council  
Greenspaces Chattanooga  
Nashville Civic Design Center  
North Chickamauga Creek Conservancy  
Tennessee Development District Association  
Tennessee Renewable Energy and Economic Development Council  
Tennessee Small Business Alliance  
The Housing Fund  
Vanderbilt Engineering Center for Transportation and Operational Resiliency  
Walk Bike Nashville

**TX**

Bay Area Houston Economic Partnership  
Concerned Citizens of Texas  
Cypress Creek Flood Prevention  
Resource Environmental Solutions, LLC  
Houston Northwest Chamber of Commerce  
Lake Travis Fire Rescue  
West Isle Property Owners Association  
West Houston Association

**WI**

The Association of Wisconsin Regional Planning Commissions  
Bay-Lake Regional Planning Commission  
Eau Claire Area School District  
Gathering Waters: Wisconsin's Alliance for Land Trusts  
League of Wisconsin Municipalities  
Milwaukee Riverkeeper  
St. Croix River Association  
Superior Rivers Watershed Association  
Wisconsin Counties Association  
The Wisconsin Land and Water Conservation Association  
Wisconsin EMS Association  
American Planning Association – Wisconsin Chapter